

Massachusetts Division of Insurance Annual Report
Membership in VISION Insured Preferred Provider Plans by County
as of December 31, 2003

| | VISION Insured Preferred Provider Plan Members ¹ By County | Barnstable | Berkshire | Bristol | Dukes | Essex | Franklin | Hampden | Hampshire | Middlesex | Nantucket | Norfolk | Plymouth | Suffolk | Worcester |
|---|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | | Members at | Members at | Members at | Members at | Members at | Members at | Members at | Members at | Members at | Members at | Members at | Members at | Members at | Members at |
| | | End of 2003 | End of 2003 | End of 2003 | End of 2003 | End of 2003 | End of 2003 | End of 2003 | End of 2003 | End of 2003 | End of 2003 | End of 2003 | End of 2003 | End of 2003 | End of 2003 |
| 1 | (The) Chesapeake Life Insurance Company | 28 | 2 | 0 | 2 | 25 | 0 | 4 | 0 | 28 | 0 | 35 | 12 | 6 | 27 |
| 2 | Columbian Life Insurance Company | 32 | 0 | 233 | 0 | 212 | 2 | 19 | 4 | 1,022 | 0 | 590 | 606 | 232 | 241 |
| 3 | Combined Insurance Company of America | 33 | 19 | 376 | 0 | 915 | 208 | 111 | 124 | 2,072 | 0 | 1,032 | 283 | 435 | 956 |
| 4 | Fidelity Security Insurance Company | 382 | 19 | 1,110 | 0 | 2,119 | 2 | 215 | 35 | 5,072 | 0 | 3,496 | 2,146 | 2,102 | 2,392 |
| 5 | (The) Guardian Life Insurance Company of America | 7 | 140 | 0 | 0 | 124 | 16 | 0 | 11 | 3,007 | 0 | 99 | 144 | 214 | 86 |
| 6 | Massachusetts Vision Service Plan, Inc. | 0 | 6,101 | 1,071 | 0 | 8,827 | 0 | 868 | 611 | 52,471 | 0 | 2,934 | 2,115 | 24,392 | 576 |
| 7 | (The) MEGA Life and Health Insurance Company | 376 | 184 | 906 | 48 | 1,001 | 103 | 367 | 200 | 1,609 | 82 | 771 | 565 | 386 | 687 |
| 8 | Mid-West Life Insurance Company of Tennessee | 617 | 71 | 326 | 58 | 835 | 46 | 199 | 105 | 1,133 | 43 | 552 | 622 | 176 | 516 |
| 9 | ReliaStar Life Insurance Company | 1 | 0 | 1 | 0 | 4 | 0 | 0 | 0 | 19 | 0 | 9 | 2 | 15 | 0 |
| | Total Members | 1,476 | 6,536 | 4,023 | 108 | 14,062 | 377 | 1,783 | 1,090 | 66,433 | 125 | 9,518 | 6,495 | 27,958 | 5,481 |
| | 2003 Massachusetts Population ² | 229,545 | 133,310 | 547,008 | 15,601 | 737,848 | 72,204 | 461,190 | 155,101 | 1,471,724 | 10,724 | 654,331 | 487,521 | 680,705 | 776,610 |
| | 2003 Market Penetration Rate ³ | 0.64% | 4.90% | 0.74% | 0.69% | 1.91% | 0.52% | 0.39% | 0.70% | 4.51% | 1.17% | 1.45% | 1.33% | 4.11% | 0.71% |

¹ Information reported by carriers offering a VISION insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.1,"

which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

² 2003 Population Source: Table 3: Annual Estimates of Population Change for Counties of Massachusetts and County Rankings: July 1, 2002 to July 1, 2003 (CO-EST2003-03-25). Source: Population Division, U.S. Census Bureau. Release Date: April 9, 2004

³ Total VISION insured preferred provider plan members in each county divided by the 2003 population in each county.

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| |
|-----------------------|
| MA |
| Total 2003 Members |
| 169 |
| 3,193 |
| 6,564 |
| 19,090 |
| 3,848 |
| 99,966 |
| 7,285 |
| 5,299 |
| 51 |
| 145,465 |
| 6,433,422 |
| 2.26% |

004.